

## Skin, Eyes and the Sun

May is Melanoma/Skin Cancer Detection and Prevention Month



Along with warmth and light, the sun also produces ultraviolet (UV) radiation, which can cause sunburn, wrinkles, sunspots, cataracts and skin cancer, and probably contributes to macular degeneration. The tan was once a symbol of health, but now has been shown to be the result of exposure to dangerous UV radiation.

There are many ways to protect yourself from skin cancer and other sun damage. Using sunscreen, covering up and wearing sunglasses that block UV rays will help you enjoy the sunshine safely.

Some UV radiation, however, is important for the body to make vitamin D, which helps in the absorption of calcium and phosphorus. The World Health Organization says that 5 to 15 minutes of sun on the hands, face and arms two to three times a week during the summer is adequate for this.

### Use sunscreen

Choose a sunscreen that contains both UVA and UVB protection. Look for the words "broad spectrum sunscreen" or ingredients such as micronized zinc oxide, titanium oxide and avobenzone on the label.

Wear sunscreen with a sun protection factor (SPF) of at least 15 whenever you go outdoors. It's best to apply sunscreen about 20 to 30 minutes before going outside so your skin has time to absorb it. You should reapply sunscreen often, especially after exercising or swimming.

According to the American Academy of Dermatology, most people don't use enough sunscreen. The average-sized person needs at least one ounce -- about two tablespoons -- of sunscreen to cover his or her body.

### Protect your eyes

According to the American Academy of Ophthalmology, the UV radiation in sunlight can damage eye tissue.

UV damage to the eye may cause snow blindness, cataracts and macular degeneration. Risk for damage is higher in environments where a large quantity of UV radiation is reflected, such as in snow or water.

Sunglasses that provide 99 to 100 percent protection from UVA and UVB rays are recommended. Be aware that darker-colored lenses don't always protect your eyes better, a special coating makes the difference. To prevent sunlight from slipping in around the edges, wear close-fitting sunglasses that wrap around.

*Continued on next page.*

## FEATURED ARTICLES

Water Play the Safe Way

If Anxiety Takes Over, Seek Help

10 Ways to Cut Your Debt Now



*Continued from previous page.*

Studies show the sun exposure is greater when it's reflected by water, snow or concrete, so use sunscreen and wear sunglasses even while sitting under an umbrella.

## Cover up

Here are more guidelines to protect your skin:

- Wear a hat with a brim that's at least four inches wide. Baseball caps don't protect your ears or neck.
- Wear protective clothing that covers your neck, arms and legs. Fabrics with a tight weave help block sunlight.
- Limit the amount of time you spend in the sun between 10 a.m. and 3 p.m.

*Krames Staywell*

For more information:

[www.melanomamonday.org](http://www.melanomamonday.org)

## Water Play the Safe Way

The most important rule for having safe fun in the water is "know how to swim." Lessons from a qualified instructor give your children the skills they need to help stay safe in the water. Call your local American Red Cross chapter or YMCA to ask about lessons.

Learning how to swim does not guarantee that accidents won't happen. So be sure you and your family observe the following rules.

### General Safety Rules

- Always swim with a buddy.
- Never drink alcohol before swimming.
- Don't swim in stormy weather.
- Don't chew gum in the water.
- Never swim in the dark.



### Pool Safety Rules

- Obey all posted rules.
- Dive only where diving is allowed. Dive only where the water is more than nine feet deep and you have at least 25 feet of clear water ahead. If you don't know the depth, gently enter the water feet first; if you feet don't touch the bottom, swim down to determine the depth.
- Never jump on someone or push someone into the pool.
- Never pretend someone is drowning. That can slow the time it takes to get help in an emergency.
- Obey the lifeguard. He or she is there to keep you safe.

### River and Lake Safety Rules

- Swim only where swimming is allowed and where you are familiar with the water currents and depth.
- Don't swim where there is a strong current. Currents can carry away even the best swimmers.
- Know your limits. Don't let others persuade you to do things you are not comfortable doing.
- Don't dive into the water if you don't know how deep it is.
- Stay away from areas that are reserved for boats.

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## Ocean Safety Rules

- Obey all posted rules.
- Learn what warning flags on the beach mean. Don't go into the water if a flag shows it is unsafe.
- If you get caught in a current, swim across it, not against it.
- Follow a lifeguard's rules about how far you can swim from shore.

## Special Tips for Parents

- Watch children at all times when they are near water -- even in a wading pool.
- At pool parties, have adults take turns watching the children. That way, you will always know that someone is watching the kids.
- If you have a pool, enclose it with a fence and a locked gate. (The law requires this in many states.) Remove toys from the area so that kids aren't tempted to go near the pool. Hang signs with rules, such as "No playing in or around the pool unless an adult is present." Enforce the rules.
- Make sure baby-sitters know the safety rules about swimming.
- Take a cardiopulmonary resuscitation (CPR) class.
- Check with your local American Red Cross chapter or YMCA about special life jackets for infants and children.

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## If Anxiety Takes Over, Seek Help

If you open your front door and a tiger leaps at you, it's normal to be afraid. But if you open that door and find no tiger -- and you're still afraid -- that's an anxiety disorder.

Do you fear the tiger, or do you fear the fear? That's a key question with anxiety disorders, says Wandal Winn, M.D., of Anchorage, Alaska, a public affairs representative for the American Psychiatric Association.

Not so long ago, anxiety disorders didn't even have names. Some people ask if there's much to them, or whether doctors and drug companies have just put labels on feelings people have always had.

Yes, people have always had them, says Kami White, Ph.D., director of behavioral medicine at Boston University's Center for Anxiety and Related Disorders. But for a long time, no one knew those feelings could cross the line to become severe ailments that need treatment, says Dr. White. "The old adage was 'Oh, she just has a case of nerves.'" The result: a great deal of needless torment.



## Chronic and relentless

Anxiety disorders plague an estimated 19 million U.S. residents, says the National Institute of Mental Health (NIMH). These serious illnesses, "fill people's lives with overwhelming anxiety and fear. Unlike the relatively mild, brief anxiety caused by a stressful event such as a business presentation or a first date, anxiety disorders are chronic, relentless, and can grow progressively worse if not treated," the NIMH says.

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But the line between a shy guy and one with social anxiety disorder can be thin. These conditions can be misdiagnosed, over-diagnosed or wrongly self-diagnosed. That's especially true as drug companies promote a stream of medications to treat depression, anxiety and stress.

According to NIMH, symptoms of a general anxiety disorder (GAD) include constant, exaggerated worrisome thoughts and tension about everyday routine life events and activities, lasting at least six months. A person with GAD always anticipates the worst even though there is little reason to expect it. Other symptoms include fatigue, trembling, muscle tension, headache or nausea.

"There is more and more pressure to deal with this at the primary physician's office, someone other than a mental health professional," says clinical psychologist Rudy Nydegger, Ph.D., a psychology professor at Union College in Schenectady, N.Y. "There's a tendency to diagnose quickly and prescribe quickly when the patient clearly is in distress."

But Dr. Nydegger says, "Medication alone simply alleviates some of the troubling symptoms. Medication alone doesn't deal with significant causes or underlying causes."

### See your doctor first

That's not to say someone with anxiety symptoms shouldn't first see the family doctor. Based on a patient's medical history and an exam, the doctor can often tell that what the patient is going through has a physical rather than psychological cause, or that it's a one-time thing.

Medication may ease a panic attack, but it's not going to get someone with social anxiety disorder "back to the picnic," Dr. White says. "Ultimately, it's up to a doctor or a psychologist to get people back into the social world they've left."

"Not everybody that has anxiety needs to be on medication," Dr. Winn says. "In my practice, it may be approaching 50-50." He says he's wary of medications because they can cause psychological or physical addictions or side effects - including anxiety.

Several types of "talk therapy" can treat anxiety disorders.

"Medication isn't the first thing that comes to my mind when I'm helping that person," Dr. Winn says. "The first thing is education. Anxiety tends to feed in the dark. If a person knows what he really has, that is a very powerful antidote."

### Krames Staywell

## 10 Ways to Cut Your Debt Now

For many, the decision to get out of debt is preceded by weeks, months or possibly years of worry about these obligations. But it's important to know that getting rid of debt can actually start with some very small steps and strategies that you can begin today.

Advice is a good first step. A meeting with a professional financial planner can help you investigate all sources of income and total up all your obligations - most will make you bring all your bills with you - and tailor a plan that matches your needs and circumstances. But in general terms, here are 10 steps you should follow:

**1. Get a grip on the amount of debt you have:** You can't overcome a debt problem without knowing how much you owe.

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Start pulling together every bill with a balance where you're charged non-tax-deductible interest - credit cards, auto loans for a start - and get a total. If you've missed any payments on any of these balances, bring those current first. Then organize the rest of the debt along interest rates and set a payment order that attacks your highest rate balances first. Also, this is a good time to check your credit reports to make sure there are no other surprises in your credit picture. For the three credit reports you are entitled to for free each year, go to this site: [www.annualcreditreport.com](http://www.annualcreditreport.com). Any other credit report with the word "free" in its name that asks for a credit card number will likely charge you - avoid those.

**2. Put the credit cards away:** Cut up your cards if you have to, but at the very least, put them in a safe place where they're far away from your wallet and your phone or computer (so you don't use them for catalog or web orders). Once your debt is paid off, then you can consider which accounts you will use - sparingly - in the future. (Hint: The cards with the lowest rates.)

**3. Now get a grip on spending:** It's time to make a budget. For a month, start tracking your spending - every dime. You can do this on paper or on a computer-based solution like Quicken or Mint.com. As you go through the numbers weekly, start identifying things you can live without - coffee and doughnuts, expensive lunches (carryout is a huge budget-buster) and any other frills that can be cut or eliminated. Once you start to suspect that a particular spending item isn't absolutely essential, cut them immediately - don't wait for the end of the month. When you get to the end of the month, build a spending plan that covers the essentials, a few small treats and then directs any additional savings you've identified toward paying off the debt.

**4. Try to refinance your home debt:** If you have not recently refinanced your mortgage or home equity debt, see if there's an opportunity to do so while rates are still low. You'll need at least 10 percent equity in your home and a credit score exceeding 740 to qualify for the best rates, but start negotiating with your current lender first and see how well you do.



**5. Try to refinance your credit card debt:** If you are facing an overwhelming amount of credit card debt, talk to each credit card company directly to see if you can lower rates or monthly payment amounts. Don't fall for the 2 a.m. come-ons from debt resolution companies - they generally charge high fees and take the payment process out of your hands, which may mean late or missed payments. It's not easy to negotiate a better deal and you may need to insist to speak with several supervisors. But if you succeed at getting a more favorable deal, it's better if you keep the payment process in your hands so you can keep a constant eye on how your situation is improving.

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**6. If you need outside help, use some**

**smarts:** The provisions of the new Credit Card Accountability, Responsibility and Disclosure Act that took effect in February 2010 require that credit card issuers print a toll-free number for a nonprofit credit counseling service on every bill. It's important to know that the credit card companies fund these nonprofits, so they're not acting completely in your interest. Nor are they foolproof in making sure bills get paid on time - any time you let someone else handle your finances you face that risk. But if you are looking for outside assistance and negotiation with your balances, these agencies are a better option than those credit-repair agencies you'll see advertised on TV. Yet a financial planner may be able to offer specific negotiation tips that can help you keep better control of your debt issues.

**7. Learn to use cash or debit:** Try to migrate as much spending as you can to cash as long as you get receipts that help you track that spending. A more efficient solution - particularly if you download your bank transactions into a financial tracking computer program - is the debit card. Debit cards wearing a bankcard logo are typically welcome at most stores where credit cards are accepted. This way, you pay cash without carrying cash. If you don't have such a card, you can probably get one from your bank to replace your traditional ATM card, but remember to tell them to limit your buying power on the card to only what you have in your account. Then keep a close watch on spending so you don't overdraw.

**8. If you can do it safely, DIY:** You don't have to pay for a hand car wash or a lawn service if you can do such things yourself. For any home or auto maintenance chores you may have during the year, learn as much as you can about those tasks and how much skill, money and time it takes to do them. Previous generations made

do-it-yourself a necessity. See if that option is right for you and you might save considerable money doing it. Also, for bigger jobs, pair up with friends and family and you can help each other save money.

**9. Plan your shopping in advance:** Impulse buying had its own role in the debt crisis. It's time to stamp it out at least until your debt issues are fully under control. Start making a centralized list of necessary shopping items - keep the list for grocery, discount store and other locations on one page if you can so you can see everything you're considering. Mark off what seems less than necessary. And use coupons and other discounts - the same goes for online purchases. Always do a search for coupon and discount codes to save money on shipping and overall purchase price. Oh, and when you can, buy used - recycled clothes, furniture and home goods will save you money, and if you're making smart purchases, no one will care. Again, direct all savings toward debt.

**10. At the end of the rainbow, don't restart the problem:** Once the slate is clean, don't start spending again. Start saving and investing.

*Financial Planning Association® (FPA®)*

*For additional online information and resources regarding maintaining a balanced life, wellness, and emotional well-being, go to <https://www.eapconsultants.com/member-access/> and enter your password.*

*If you do not know your password, send an email to [password@eapconsultants.com](mailto:password@eapconsultants.com) and include the name of your employer.*